

Return Service Requested

RONALD L SPINA

IL

Account Number: [REDACTED]

Re: PROVIDIAN [REDACTED]

Balance Due at Charge-Off: \$2477.07

Interest Calculated from Charge-Off: \$1424.89

Total Amount Due as of December 24, 2007: \$3901.96

Dear RONALD L SPINA:

This letter is to inform you that we act for our affiliate First Resolution Investment Corporation which purchased the above referenced account from FIRST AMERICAN RECEIVABLES COMPANY LLC. We are authorized to offer you money saving options if you are prepared to resolve this matter voluntarily by way of settlement or on a mutually acceptable payment plan.

Because of interest charges, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your payment. For further information and to resolve this matter please call us toll-free at 1-888-663-1717 and speak with one of our Collection Professionals who will be pleased to answer your questions and explain your options in more detail. By working together, we can help you resolve this matter, once and for all.

Thank you for your anticipated cooperation.

First Resolution Management Corporation  
Direct toll free line: 1-888-663-1717

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

EXHIBIT

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08 C 906

JUDGE MAROVICH  
MAGISTRATE JUDGE ASHMAN